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EXAMINER
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DAO, THUY CHAN

ART UNIT	PAPER NUMBER
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2192

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PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

AK

<b>Office Action Summary</b>	<b>Application No.</b> 10/731,047	<b>Applicant(s)</b> DHANAPAL ET AL.	
	<b>Examiner</b> Thuy Dao	<b>Art Unit</b> 2192	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 03 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 01 November 0807.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-17,29-30 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-17,29-30 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 08 December 2003 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                     | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

1. This action is responsive to the amendment filed on November 8, 2007.
2. Claims 1-17 and 29-30 have been examined.

### **Response to Amendments**

3. Per Applicants' request, claims 1-11, 14, and 29-30 have been amended.
4. The objection to drawings is withdrawn in view of Applicants' amendments.
5. The objection to the specification and claims is withdrawn in view of Applicants' amendments.
6. The 35 USC §101 rejection over claims 1-17 and 29-30 is withdrawn in view of Applicants' amendments.

### **Response to Arguments**

7. Applicants' arguments have been fully considered. However, they are not persuasive.

a) Claims 1, 4-11, 14-17, 29, and 30 rejected under 35 USC 102(e) as being anticipated by Mitra (Remarks, pp. 14-18):

i) The Applicants asserted,

page 14, lines 19-20, "However, Mitra is completely silent as to how such an XML schema could be derived";

page 15, lines 2-3, "... Mitra is otherwise silent with respect to how the XML schema is employed to generate the calculation results 206";

page 5, lines 10-11, "... fail to make any mention as to how the various formulae described therein are captured in the input schema"; and

page 16, line 2, "...generate executable models, i.e., executable code".

In response to applicant's argument that the references fail to show certain features of applicant's invention, it is noted that the features upon which applicant relies

(i.e., as cited above) are not recited in the rejected claim(s). Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

ii) Claim 1 (Remarks, pp. 15-16):

The examiner respectfully disagrees with Applicants' assertions. Mitra explicitly teaches:

*a graphical user interface for creating procedural computation schemas* (e.g., FIG. 2, Calculation Specifications 204 created/generated by a graphical user interface, col.6: 36-67; "calculation specification may be defined via XML schema", col.7: 8-31; col.9: 9-27, emphasis added);

*a parser for interpreting output from the graphical user interface* (e.g., FIG. 2, Calculation Engine 200 as a parser for interpreting said XML schema, col.7: 8-31; col.9: 27 – col.10: 59);

*a compilation component for hierarchal node-structuring* (e.g., FIG. 3-5, Dependency Graph of hierarchal node-structuring, such as root-node MarketValue "MV", operational nodes "div" "mul", dependent nodes "Price", "Qty", "Valu", ..., see col.11: 34 – col.12: 64; FIG. 2, Calculation Engine 200) *and*

*creation of executable computation models based on output of the parser* (e.g., FIG. 3-5, col.11: 34 – col.12: 64; col.9: 27 – col.10: 59); *and*

*a server component for providing access to the executable computation models created by the compilation component* (e.g., FIG. 1, col.5: 50 – col.6: 35; col.2: 15-32); *and*

*in cooperation with the compilation component generates at least one executable computation model accessible and executable through the server component* (e.g., FIG. 3-5, col.11: 34 – col.12: 64; col.9: 27 – col.10: 59).

iii) Dependent claims 2-10 (Remarks, page 16, second paragraph):

Claims 2-10 are also rejected based on virtue of their dependencies upon the rejected base claim 1.

iv) Dependent claim 4 (Remarks, page 16, third paragraph):

As addressed in claim 1, Calculation Engine 200 in FIG. 2 interprets Input Data Sources 202 and Calculation Specifications 204 ("calculation specification may be defined via XML schema", col.7: 8-31), which comprises at least a lexical scanner. Furthermore, Mitra explicitly teaches that Calculation Engine 200 generates code, calculates inputs, and outputs results (e.g., col.5: 25-49; col.4: 33-58).

v) Dependent claims 10 and 29-30 (Remarks, pp. 16-17):

Claims 10 (as addressed in (iii) above) and 29-30 are also rejected based on virtue of their dependencies upon the rejected base claim 1.

vi) Independent claim 11 (Remarks, pp. 17-18):

Claim 11 recites limitations "likewise recited in claim 1" (Remarks, page 17, line 8-10) and is also rejected as addressed in (ii) above.

b) Claims 1 and 11 rejected under 35 USC 102(e) as being anticipated by Winklevoss (Remarks, pp. 18-19):

The examiner respectfully disagrees with Applicants' assertions. Winklevoss explicitly teaches:

*a parser for interpreting output from the graphical user interface (e.g., FIG. 1, Calculation Module 120, [0043-0044]; FIG. 2, Calculation Engine, [0054-0056]; FIG. 4, blocks 482-484;*

page 3, [0055], "Additionally, in certain implementations of the present invention, the eXtensible Markup Language (XML) may be employed to facilitate the data exchange between calculation module 120 and components in plan provider infrastructure 110. Additionally, or alternatively, the Standard Generalized Markup Language (SGML) and/or any other language that facilitates the creating and sharing of common information

formats may be employed to facilitate such data exchange" (i.e., a parser for markup languages such as SGML and/or XML, emphasis added); and

page 7, [0089], "Consistent with principles of the present invention, Output Definition 505 may build one or more relationships between executed calculations and an output document, which, for example, could be XML-tagged ...Information in Output Definition 505 may include calculation results (e.g., benefit or service), XML field names, data types (e.g., number or date), and instructions for handling multiple mappings ... and the Output Definition 505 could have entries referencing the eligibility definition, the XML tag: "&lt;NRD&gt;", and the "date" data type. FIG. 7 shows a sample XML output document consistent with the present invention" (i.e., an XML parser for processing said XML-tagged output document, emphasis added);

*a compilation component for hierarchal node-structuring (e.g., FIG. 6, [0088-0091]; FIG. 8, [0093-0098]) and*

*creation of executable computation models based on output of the parser (e.g., FIG. 4, blocks 484-486, [0072-0076]; FIG. 7, [0089-0092]; FIG. 27A-C, [0210-0212]).*

c) Claim 2 rejected under 35 USC 103(a) as being unpatentable over Mitra in view of Admitted Prior Art APA (Remarks, page 19):

Claim 2 is also rejected based on virtue of their dependencies upon the rejected base claim 1.

d) Claims 3 and 13 rejected under 35 USC 103(a) as being unpatentable over Mitra in view of Singh (Remarks, pp. 19-20):

In response to applicant's arguments against the references individually, one cannot show nonobviousness by attacking references individually where the rejections are based on combinations of references. See *In re Keller*, 642 F.2d 413, 208 USPQ 871 (CCPA 1981); *In re Merck & Co.*, 800 F.2d 1091, 231 USPQ 375 (Fed. Cir. 1986).

e) Claim 12 rejected under 35 USC 103(a) as being unpatentable over Mitra in view of Seibel 7 (Remarks, page 20):

Claim 12 is also rejected based on virtue of their dependencies upon the rejected base claim 11.

Accordingly, the examiner respectfully maintains the 35 USC §102(e) rejection over claims 1, 4-11, 14-17, and 29-30 and 103(a) rejection over claims 2-3 and 12-13 as addressed above and in details below.

### **Claim Objections**

8. Claim 1 is objected to because of minor informalities:

Line 15 originally recites “executable computation model”. For this reason, the new phrases in lines 6-7 and line 8 are considered to read as - executable computation models- -;

Lines 8-9, the phrase is considered to read as - the executable computation models [[output]] created by the compilation component- - as previously recited in line 6-7; and.

Line 13-14, the phrase is considered to read as - at least one procedural computation schema [[output by]] pre-created through the graphical user interface- - as previously recited in lines 10-11.

Appropriate correction is required.

### **Claim Rejections – 35 USC § 102**

9. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

10. Claims 1, 4-11, 14-17, and 29-30 are rejected under 35 U.S.C. 102(e) as being anticipated by Mitra (art of record, US Patent No. 7,107,277).

**Claim 1:**

Mitra discloses *a procedural computation engine embodied in a hardware computing system for generating and serving executable high-level code comprising:*

*a graphical user interface for creating procedural computation schemas* (e.g., FIG. 2, Calculation Specifications 204 created/generated by a graphical user interface, col.6: 36-67; "calculation specification may be defined via XML schema", col.7: 8-31; col.9: 9-27, emphasis added);

*a parser for interpreting output from the graphical user interface* (e.g., FIG. 2, Calculation Engine 200 as a parser for interpreting said XML schema, col.7: 8-31; col.9: 27 – col.10: 59);

*a compilation component for hierarchal node-structuring* (e.g., FIG. 3-5, Dependency Graph of hierarchal node-structuring, such as root-node MarketValue "MV", operational nodes "div" "mul", dependent nodes "Price", "Qty", "Valu", ..., see col.11: 34 – col.12: 64; FIG. 2, Calculation Engine 200) *and*

*creation of executable computation models based on output of the parser* (e.g., FIG. 3-5, col.11: 34 – col.12: 64; col.9: 27 – col.10: 59); *and*

*a server component for providing access to the executable computation models created by the compilation component (e.g., FIG. 1, col.5: 50 – col.6: 35; col.2: 15-32);*

*characterized in that a programmer operating through the graphical user interface pre-creates at least one procedural computation schema including at least one algorithmic function and input needed to produce computational results (e.g., col.7: 8-31; col.2: 39-54; col. 9: 9-27),*

*the at least one procedural computation schema pre-created through the graphical user interface as a markup file interpreted by the parser (e.g., col.2: 33-64; col.7: 8-31; col.7: 8-31) and*

*in cooperation with the compilation component generates at least one executable computation model accessible and executable through the server component (e.g., FIG. 3-5, col.11: 34 – col.12: 64; col.9: 27 – col.10: 59).*

**Claim 4:**

The rejection of claim 1 is incorporated. Mitra also discloses *the compilation component includes a lexical scanner and a code generator (e.g., FIG. 2, col.7: 8-31; col.6: 36-46).*

**Claim 5:**

The rejection of claim 1 is incorporated. Mitra also discloses *the at least one executable computation model comprises at least one rate model pre-stored for access by the server component upon request over a network connection (e.g., col.2: 46-54; col.7: 8-31).*

**Claim 6:**

The rejection of claim 1 is incorporated. Mitra also discloses *the at least one executable computation model comprises at least one rate model designated as a user function to be embedded in another rate model (e.g., col.6: 36-67; col.2: 39-54).*

**Claim 7:**

The rejection of claim 1 is incorporated. Mitra also discloses *the at least one computation models comprises at least one rate model and a knowledgebase configurator has access to the at least one rate model through one of remote method invocation or through remote call procedure over a network connection* (e.g., col.5: 50 – col.6: 35).

**Claim 8:**

The rejection of claim 5 is incorporated. Mitra also discloses *the network connection is one of an Internet or an Intranet connection* (e.g., col.2: 15-32).

**Claim 9:**

The rejection of claim 7 is incorporated. Mitra also discloses *the network connection is one of an Internet or an Intranet connection* (e.g., col.2: 15-32).

**Claim 10:**

The rejection of claim 2 is incorporated. Mitra also discloses *the processing application can interpret Extensible Markup Language and can save data in the form of Extensible Markup Language* (e.g., col.2: 46-54; col.7: 8-31).

**Claim 11:**

Mitra also discloses *a rating service embodied in a hardware computing system comprising:*

*a procedural computation engine having a graphical user interface for creating procedural rating schemas* (e.g., FIG. 2, col.6: 36-67; col.9: 9-27; col.7: 8-31);

*a parser for interpreting output from the graphical user interface* (e.g., FIG. 2, Calculation Engine 200 as a parser for interpreting said XML schema, col.7: 8-31; col.9: 27 – col.10: 59);

*a compilation component for hierarchal node-structuring* (e.g., FIG. 3-5, Dependency Graph of hierarchal node-structuring, such as root-node MarketValue

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"MV", operational nodes "div" "mul", dependent nodes "Price", "Qty", "Valu", ..., see col.11: 34 – col.12: 64; FIG. 2, Calculation Engine 200) and

*creation of executable computation models based on output of the parser (e.g., FIG. 3-5, col.11: 34 – col.12: 64; col.9: 27 – col.10: 59); and*

*a server component for providing access to the executable computation models created by the compilation component (e.g., FIG. 1, col.5: 50 – col.6: 35; col.2: 15-32);*

*a knowledgebase configurator for configuring service requests (e.g., FIG. 5, col.12: 1-64; FIG. 8-12, col.12: 65 – col.13: 28); and*

*a software interface application through which requests for rating are submitted (e.g., col.2: 9-14; col.2: 22-33; col.3: 32-46);*

*characterized in that an end user accesses the configurator through the interface application and submits request parameters for configuration of a service request whereupon the configurator calls the server component of the procedural computation engine (e.g., FIG. 2, col.6: 36-67; col.2: 9-33; col.3: 32-46) and*

*selects a rate model from a pool of rate models that fits the request parameters (e.g., FIG. 3-5, col.11: 34 – col.12: 64; FIG. 8-12, col.12: 65 – col.13: 28),*

*the rate model applied to and executed to produce rating results through the application interface (e.g., FIG. 2, Calculation Results 206, col.6: 55 – col.7: 15; col.12: 65 – col.13: 28).*

**Claim 14:**

The rejection of claim 11 is incorporated. Mitra also discloses *the configurator is a Web-based configurator and calls the server component of the procedural computation engine using one of remote method invocation or remote call procedure (e.g., col.2: 22-38).*

**Claim 15:**

The rejection of claim 11 is incorporated. Mitra also discloses *a service configuration contains more than one rate model, the models individually executed according to optional scenarios* (e.g., col.1: 46 – col.2: 14).

**Claim 16:**

The rejection of claim 11 is incorporated. Mitra also discloses *a service configuration contains more than one rate model, one rate model designated as a user function embedded in another rate model* (e.g., col.7: 8-31; col.2: 46-54; col.6: 36-67).

**Claim 17:**

The rejection of claim 11 is incorporated. Mitra also discloses *integrated with a software framework for enabling client security verification, user interface generation, workflow management, database search functionality, and language transformation for presentation to alternate platforms and interfaces* (e.g., col.1: 32-67; col.2: 23-54).

**Claim 29:**

The rejection of claim 4 is incorporated. Mitra also discloses *the compilation component includes at least one block translator for scoping variables* (e.g., col.7: 8-31; col.6: 36-46).

**Claim 30:**

The rejection of claim 4 is incorporated. Mitra also discloses *the compilation component creates loop constructs to resolve variables in the case of a dynamic query, the loop calculations performed to create a formula* (e.g., col.9: 27 – col.10: 59; col.11: 34 – col.12: 64).

11. Claims 1 and 11 are rejected under 35 U.S.C. 102(e) as being anticipated by Winklevoss (art of record, US Patent Publication No. 2004/0117202 A1).

**Claim 1:**

Winklevoss discloses *a procedural computation engine for generating and serving executable high-level code comprising:*

*a graphical user interface for creating procedural computation schemas (e.g., FIG. 1, blocks 103-104, [0042-0043]; FIG. 2, GUI of computer 135, [0059-0062]; FIG. 4, blocks 472-480);*

*a parser for interpreting output from the graphical user interface (e.g., FIG. 2, Calculation Engine 200 as a parser for interpreting said XML schema, col.7: 8-31; col.9: 27 – col.10: 59);*

*a compilation component for hierarchal node-structuring (e.g., FIG. 6, [0088-0091]; FIG. 8, [0093-0098]) and*

*creation of executable computation models based on output of the parser (e.g., FIG. 4, blocks 484-486, [0072-0076]; FIG. 7, [0089-0092]; FIG. 27A-C, [0210-0212]).*

*characterized in that a programmer operating through the graphical user interface pre-creates at least one procedural computation schema including one or more algorithmic functions and input needed to produce computational results (e.g., [0042-0043]; [0059-0062]; FIG. 4, blocks 472-480),*

*the output from the graphical user interface as a markup file interpreted by the parser (e.g., [0055], [0087], [0089]) and*

*in cooperation with the compilation component generates an executable computation model accessible and executable through the server component (e.g., FIG. 4, blocks 484-486, [0072-0076]; FIG. 7, [0089-0092]; FIG. 27A-C, [0210-0212]).*

**Claim 11:**

Winklevoss discloses *a rating service comprising:*

*a procedural computation engine having a graphical user interface for creating procedural rating schemas (e.g., FIG. 1, blocks 103-104, [0042-0043]; FIG. 2, [0059-0062]);*

*a parser for interpreting output from the graphical user interface (e.g., FIG. 2, Calculation Engine 200 as a parser for interpreting said XML schema, col.7: 8-31; col.9: 27 – col.10: 59);*

*a compilation component for hierarchal node-structuring (e.g., FIG. 6, [0088-0091]; FIG. 8, [0093-0098]) and*

*creation of executable computation models based on output of the parser (e.g., FIG. 4, blocks 484-486, [0072-0076]; FIG. 7, [0089-0092]; FIG. 27A-C, [0210-0212]).*

*a knowledgebase configurator for configuring service requests; a software interface application through which requests for rating are submitted (e.g., FIG. 9, [0106-113]; [0180-0184]; [0052-0058]);*

*characterized in that an end user accesses the configurator through the interface application and submits parameters for configuration of a service request whereupon the configurator calls the server component of the computation engine (e.g., FIG. 5, [0082-0087]; FIG. 19, [0180-0184]) and*

*selects a rate model from a pool of rate models that fits the request parameters (e.g., [0055], [0087], [0106-0113]),*

*the rate model applied to and executed within the configuration model to produce the rating results through the application interface (e.g., FIG. 4, blocks 484-486, [0072-0076]; FIG. 7, [0089-0092]; FIG. 27A-C, [0210-0212]).*

### **Claim Rejections – 35 USC § 103**

12. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

13. Claim 2 is rejected under 35 U.S.C. 103(a) as being unpatentable over Mitra in view of APA (art of record, Admitted Prior Art).

**Claim 2:**

The rejection of claim 1 is incorporated. Mitra also discloses *the computation model is a rating model* (e.g., FIG. 2, col.6: 36-67). Mitra does not explicitly disclose *the graphical user interface is of the form of an interactive spreadsheet processing application*.

However, in an analogous art, APA further discloses *the graphical user interface is of the form of an interactive spreadsheet processing application* (e.g., page 3, lines 14-16).

It would have been obvious to a person having ordinary skill in the art at the time the invention was made to combine APA's teaching into Mitra's teaching. One would have been motivated to do so to perform very complex business calculations as suggested by APA (e.g., page 3, lines 14-15).

14. Claims 3 and 13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Mitra in view of Singh (art of record, US Patent Publication No. 2005/0149538 A1).

**Claim 3:**

The rejection of claim 1 is incorporated. Mitra does not explicitly disclose *the parser is adapted to write in Java Document Object Model structure*.

However, in an analogous art, Singh further discloses *the parser is adapted to write in Java Document Object Model structure* (e.g., [0122-0124]).

It would have been obvious to a person having ordinary skill in the art at the time the invention was made to combine Singh's teaching into Mitra's teaching. One would have been motivated to do so because JDom is a convenient in-memory representation of XML as suggested by Singh (e.g., [0124]).

**Claim 13:**

The rejection of claim 11 is incorporated. Claim 13 recites the same limitations as those of claim 3, wherein all claimed limitations have been addressed and/or set forth

above. Therefore, as the references teach all of the limitations of the above claim, they also teach all of the limitations of claim 13.

15. Claim 12 is rejected under 35 U.S.C. 103(a) as being unpatentable over Mitra in view of Siebel 7 (art of record, "Siebel eService Administration Guide Addendum For Industry Applications – Version 7.5.3", published July 2003).

**Claim 12:**

The rejection of claim 11 is incorporated. Mitra does not explicitly disclose *the software interface application is an insurance application suite*.

However, in an analogous art, Siebel 7 further discloses *the software interface application is an insurance application suite* (e.g., Chapter 2, Siebel Insurance eService, pp. 57-62).

It would have been obvious to a person having ordinary skill in the art at the time the invention was made to combine Siebel 7's teaching into Mitra's teaching. One would have been motivated to do so to provide customers and companies insurance e-services as suggested by Siebel 7 (e.g., page 57).

**Conclusion**

16. Applicants' amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

17. Any inquiry concerning this communication should be directed to examiner Thuy Dao (Twee), whose telephone is (571) 272 8570. The examiner can normally be reached on every Tuesday, Thursday, and Friday from 6:00AM to 6:00PM.


If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tuan Q. Dam, can be reached at (571) 272 3695.

The fax phone number for the organization where this application or proceeding is assigned is (571) 273 8300.

Any inquiry of a general nature of relating to the status of this application or proceeding should be directed to the TC 2100 Group receptionist whose telephone number is (571) 272 2100.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

T. Dao



**TUAN DAM**  
**SUPERVISORY PATENT EXAMINER**